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Serial No.: 09/520,943  
In reply to Office Action mailed: January 13, 2005  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial #: 09/520,943  
Applicant: Andrew E. Fano et al.  
Filed: March 8, 2000  
Title: MAKING FINANCIAL DECISIONS BY BALANCING GOALS IN A FINANCIAL  
MANAGER

Group Art: 3623  
Examiner: B. Van Doren  
Docket #: AND1P525 (60021-352501)

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P.O. Box 1450,  
Alexandria, VA 22313-1450

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Janet Byrne

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*8/10/05*

**AMENDMENT AFTER FINAL REJECTION**

In response to the Office action made final mailed January 13, 2005 and in the  
interest of consolidating claims for appeal, a Notice of which was filed April 11, 2005, please  
amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2  
of this paper.

**Remarks/Arguments** begin on page 23 of this paper.